

# ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE)

## 2004-2005 NEW APPLICANT FACT SHEET

The Assumption Program of Loans for Education (APLE) is a state-funded competitive teacher incentive program administered by the California Student Aid Commission. The APLE program is designed to encourage outstanding students to become teachers and serve in critical teacher shortage areas in California public elementary and secondary schools.

Under the provisions of the APLE program, the Commission may assume up to **\$11,000\*** in outstanding educational loan balances in return for the participant's service as a California public school (K-12) teacher in either designated subject matter areas (mathematics, science, foreign language, special education, or reading specialist) or in designated schools serving populations of students from low-income families, low-performing schools, schools serving rural areas, state special schools, or schools with a high percentage of emergency permit teachers.

*\*APLE participants who agree to, and provide, the designated teaching service in the areas of **math, science, or special education** are eligible to receive an additional \$1,000 per year in loan assumption benefits. Participants meeting this requirement who provide teaching service in a California public school that is ranked in the lowest 20 percentile of the Academic Performance Index are eligible to receive an additional \$1,000 per year for a possible total loan assumption benefit of up to \$19,000.*

### ELIGIBILITY CRITERIA

Applicants must meet the following eligibility criteria:

- Be a U.S. citizen or eligible non-citizen and be a legal resident of the State of California.
- Have completed a minimum of 60 semester or 90 quarter units prior to the 2004-2005-fall term.
- Not have completed the coursework necessary to obtain an initial teaching credential. An initial teaching credential is defined as a preliminary or clear multiple or single subject teaching credential. For those participants who agree to provide teaching in special education or as a reading specialist, an initial teaching credential is defined as a specialist credential in special education.
- Be enrolled each term, at least half-time, in coursework required for a baccalaureate degree or an initial teaching credential. Coursework for a master's degree or a supplemental teaching authorization cannot be counted toward the minimum unit requirement unless required for an initial teaching credential.
- Have received, or have been approved to receive, Stafford Student Loans/Guaranteed Student Loans (GSL), Perkins/National Direct Student Loans (NDSL), Supplemental Loans for Students (SLS), Consolidated Loan Program loans or privately funded educational loans issued to students through institutions of higher education for the purpose of defraying costs associated with obtaining a baccalaureate degree or an initial teaching credential.
- Be free of any obligation to repay any state or federal educational grant and not be in default on any state or federally insured educational loan.
- Sign an agreement to teach in a California public school for four consecutive years after obtaining an initial teaching credential.

### SELECTION CRITERIA

The Commission may select up to 6,500 new participants for the 2004-2005 APLE program. Specific allocated applications are sent to the following for distribution: 5,500 applications to California postsecondary institutions with approved teacher credentialing programs, 500 to school districts with approved district intern programs and 500 to County Offices of Education for out-of-state teachers. Participating institutions may develop their own selection criteria and procedures. However, selected participants must be judged by their institution to have outstanding ability on the basis of criteria that may include, but need not be limited to, any of the following: grade point average, test scores, interviews, faculty recommendations and other recommendations.

### HOW TO APPLY

Eligible applicants may obtain an application form and submit the completed application to the designated APLE Coordinator at the institution they are attending during the 2004-2005 fall term. APLE Coordinators are designated at each participating institution in either the financial aid office or the teacher education department. Applicants may contact the Commission for referral to the APLE Coordinator at their institution. Participating institutions must submit selected applications to the California Student Aid Commission.

**NOTE: APPLICANTS MUST ADHERE TO THEIR INSTITUTION'S APPLICATION DEADLINE SET FOR THE PROGRAM.**

### PARTICIPANT NOTIFICATION

The California Student Aid Commission reviews all applications submitted by the participating institutions. All selected applicants meeting the eligibility requirements are sent a Loan Assumption Agreement (LAA). Participants must sign a LAA, agreeing to provide four consecutive years of full-time teaching service in a California public school in one of the designated subject matter areas or in a designated school (low-income, low-performing, school serving rural area, school with high percentage of emergency permit teachers, or state special schools). The LAA also stipulates that the Commission authorizes loan assumption payments, provided the participants comply with all requirements for the APLE program

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## L O A N   A S S U M P T I O N   B E N E F I T S

To receive maximum loan assumption benefits, participants must provide full-time teaching service in the teaching area agreed upon in their Loan Assumption Agreement at a California public school (K-12) for four (4) consecutive school years. Loan assumption payments are made after a participant receives their initial teaching credential and provides a full year of full-time teaching service. APLE payments are made directly to the lending institutions after all employment and loan information is verified.

NOTE: Part-time substitute teaching, full-time teaching service provided through an internship program and full-time teaching service provided prior to receipt of the participant's designated initial teaching credential do not qualify as eligible teaching service for the APLE program.

Depending on the participant's June 30 outstanding loan balance(s), the Commission will authorize loan assumption payments directly to lenders as follows:

- **Up to \$2,000\*** after completion of the first full school year of eligible full-time teaching service.
- **Up to \$3,000\*** after completion of the second consecutive school year of eligible full-time teaching service.
- **Up to \$3,000\*** after completion of the third consecutive school year of eligible full-time teaching service.
- **Up to \$3,000\*** after completion of the fourth consecutive school year of eligible full-time teaching service.

\*Bonus amounts of up to \$2,000 for each year are assumed for teaching service provided in the subject areas of math, science, or special education in a low-performing school.

The Commission does not assume any loans eligible for full or partial cancellation under federal or state provisions such as the Federal Perkins Loan Program. In addition, the Commission does not assume a Parent Loan for Students (PLUS) or any private loans. A home equity loan is not eligible for assumption, even if it may have been obtained for educational expenses, because it does not require a student's enrollment in college prior to receipt.

NOTE: APLE program participants must continue to meet their repayment obligations on any state or federal loans. Participants are required to continue making scheduled payments on all student loans throughout their participation in the APLE program until notified by their lender that the loans are paid in full. The Commission does not reimburse for any payment made by the participant.

Participants who fail to meet repayment obligations on any state or federal grant or loan or are delinquent or in default on any state or federal student loan payment will be withdrawn from the APLE program.

### CALIFORNIA POSTSECONDARY INSTITUTIONS WITH CTC APPROVED TEACHER PREPARATION PROGRAMS FOR THE 2004-2005 ACADEMIC YEAR

#### CALIFORNIA STATE UNIVERSITY

Bakersfield	Hayward	Pomona	San Luis Obispo
Channel Islands	Humboldt	Sacramento	San Marcos
Chico	Long Beach	San Bernardino	Sonoma
Dominguez Hills	Los Angeles	San Diego	Stanislaus
Fresno	Monterey Bay	San Francisco	
Fullerton	Northridge	San Jose	

#### UNIVERSITY OF CALIFORNIA

Berkeley	Irvine	Riverside	Santa Barbara
Davis	Los Angeles	San Diego	Santa Cruz

#### INDEPENDENT INSTITUTIONS

Alliant International University	John F. Kennedy University	Saint Mary's College of California
Antioch University	La Sierra University	Santa Clara University
Argosy University	Loyola Marymount University	Simpson College
Azusa Pacific University	Mills College	Stanford University
Bethany College	Mount St. Mary's College	The Master's College
Biola University	National Hispanic University	University of La Verne
California Baptist University	National University	University of Phoenix
California Lutheran University	New College of California	University of Redlands
Chapman University	Notre Dame De Namur University	University of San Diego
Christian Heritage College	Nova Southeastern University	University of San Francisco
Claremont Graduate University	Occidental College	University of Southern California
Concordia University	Pacific Oaks College	University of the Pacific
Dominican University of California	Pacific Union College	Vanguard University
Fresno Pacific University	Patten College	Westmont College
Holy Names College	Pepperdine University	Whittier College
Hope International University	Point Loma Nazarene College	

For more information contact the Commission's Specialized Programs Branch at  
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